



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Vipul Bansal, et al.

Docket No. JP920010123US1

Serial No. 09/901,227

Group Art Unit: 2161

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Examiner:

Batch No.:

Confirmation No.: 6227

For: ONLINE E-COMMERCE TRANSACTIONS INCORPORATING EFFECTS OF
UNCERTAINTY AND RISK FACTORS

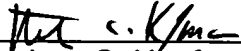
Commissioner for Patents
Washington, D.C. 20231

SUBMISSION OF FORMAL DRAWINGS

Sir:

Submitted herewith are five (5) Formal Drawing sheets for filing in the
above-identified application.

Respectfully submitted,



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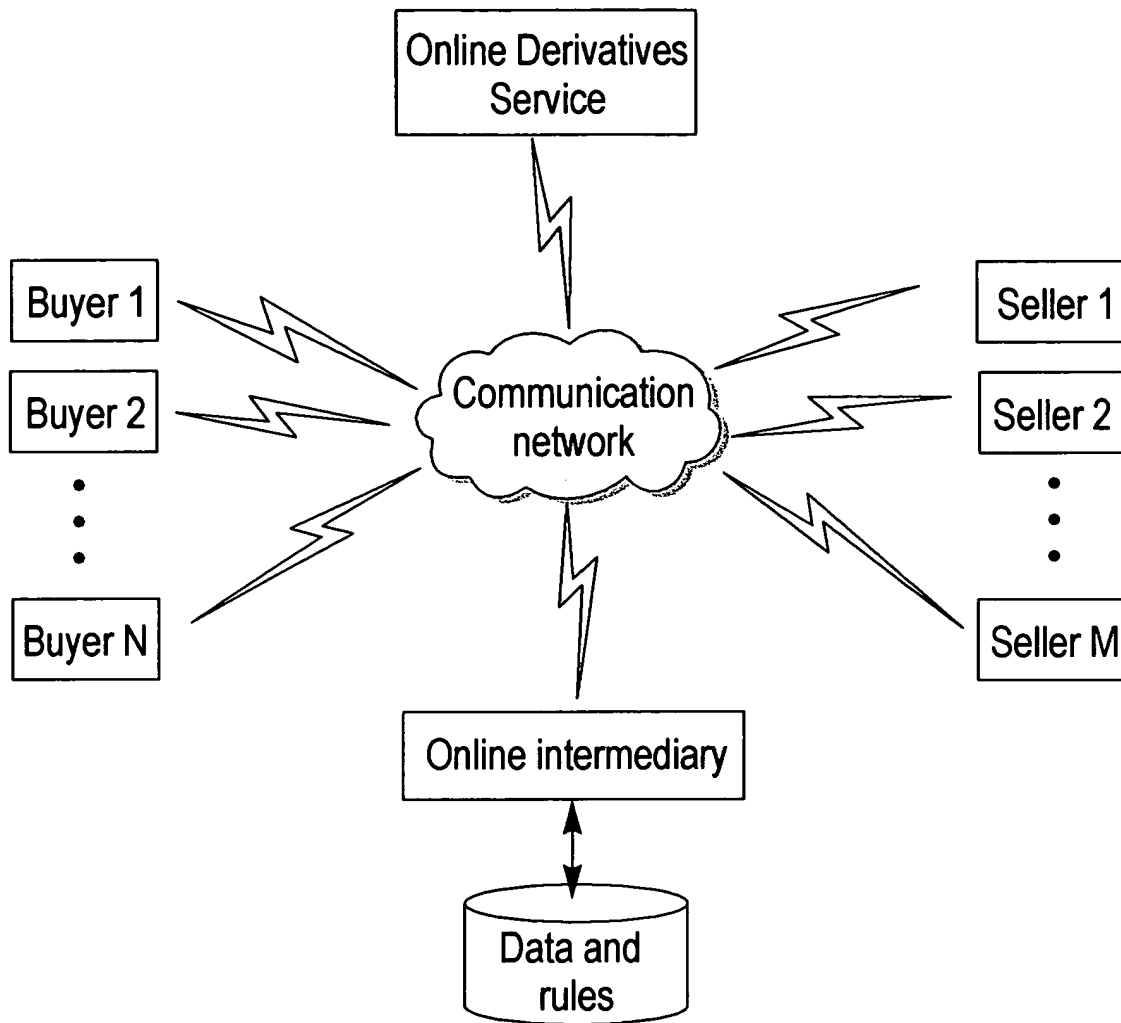


Fig. 1

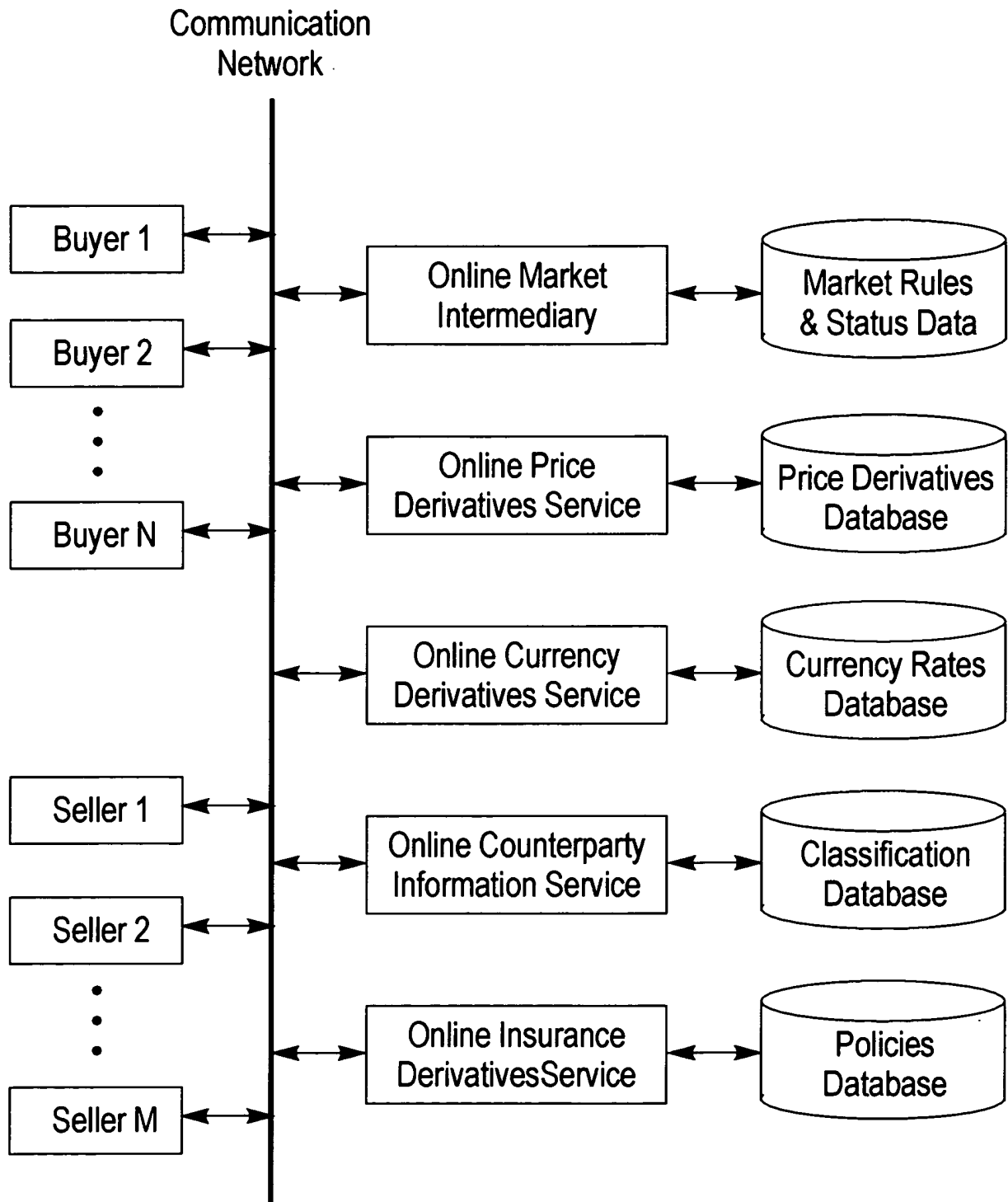


Fig. 2

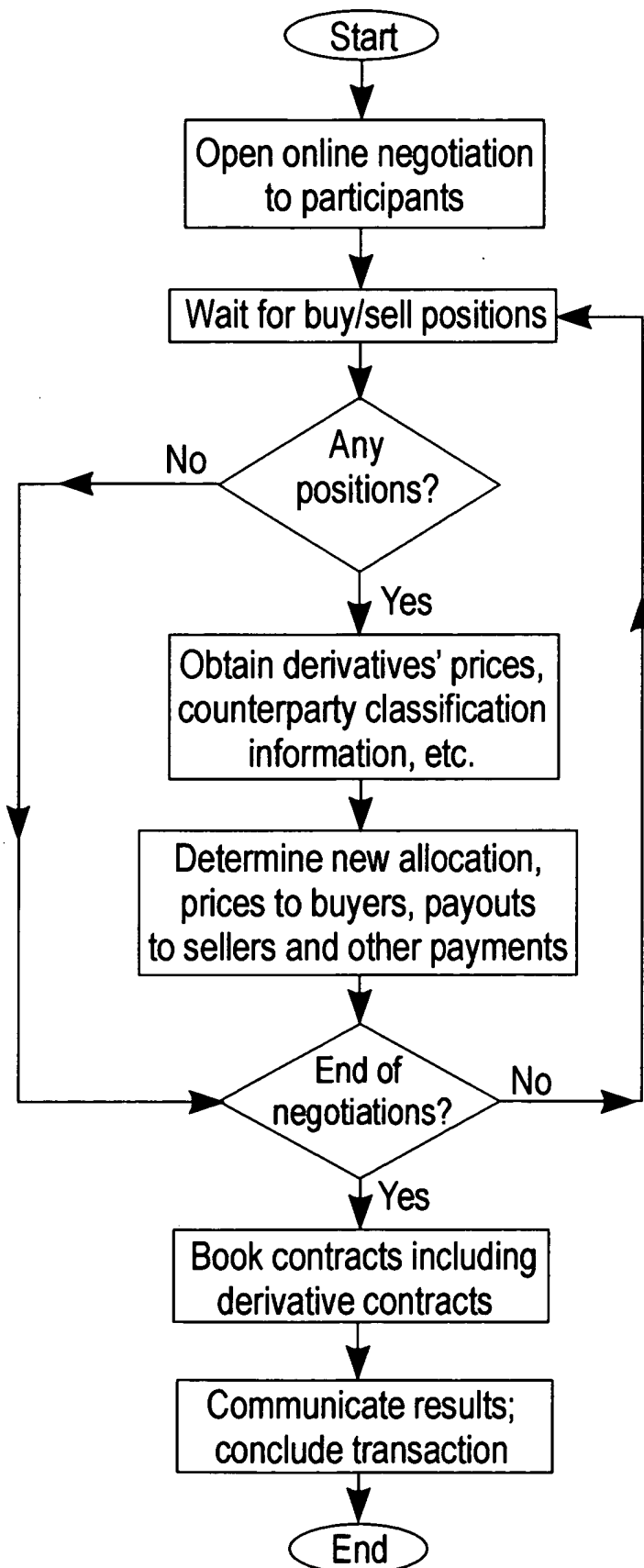


Fig. 1

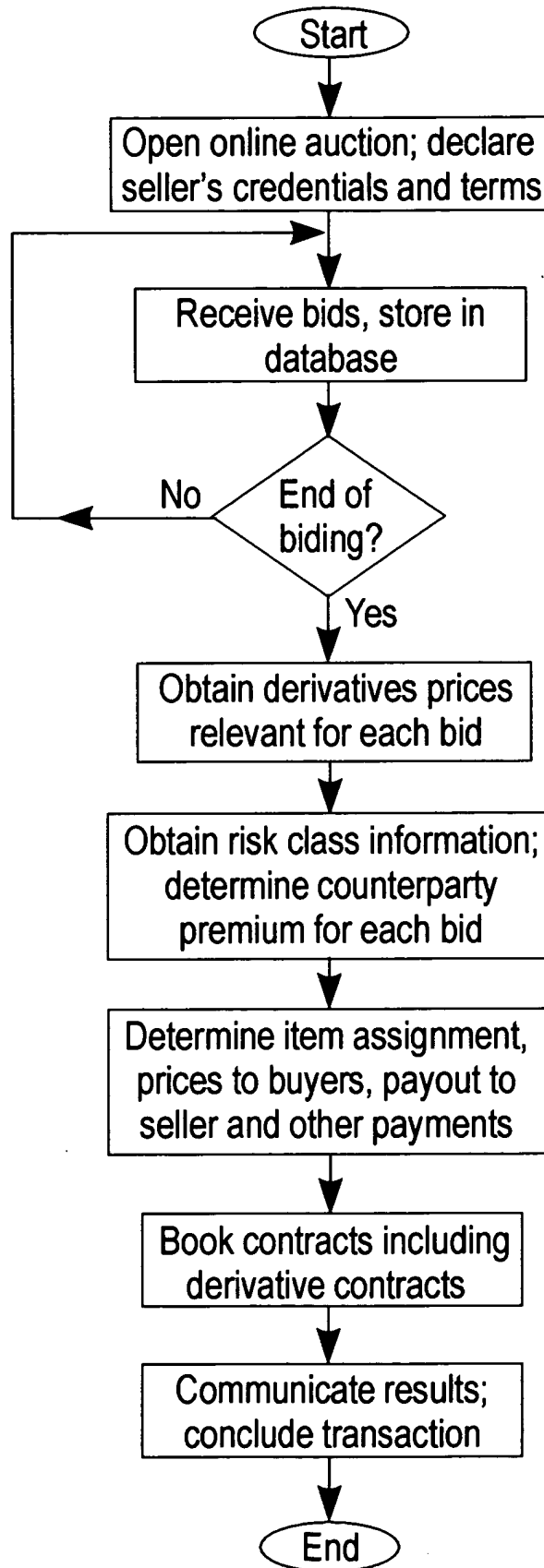


Fig. 4

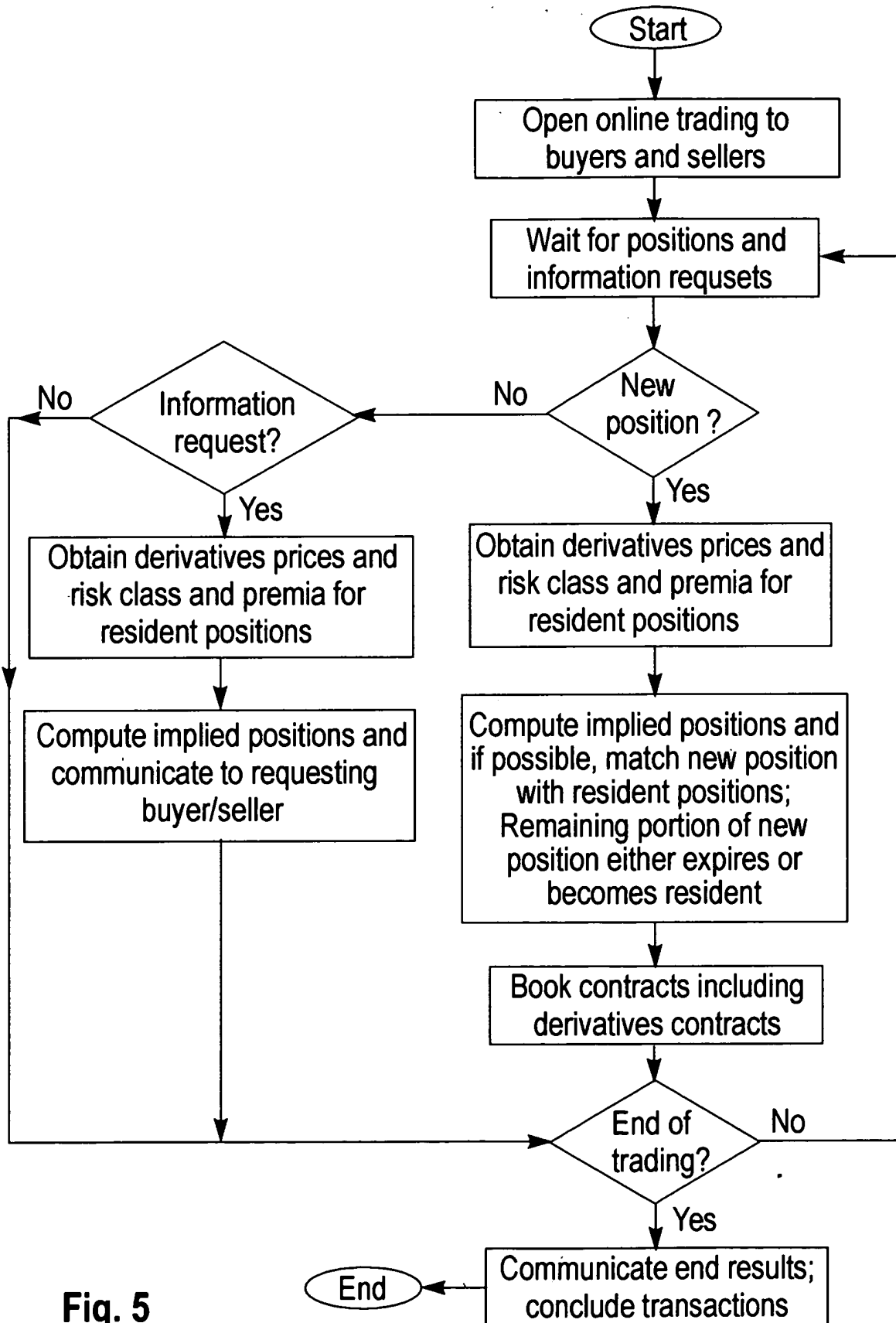


Fig. 5